



# The Annapolis Times

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## Former Semi-professional Soccer Player Co-founds Sport, Swimwear Line Catering to Black Women



*Tiffany King and Patrick King co-founded RGN Sport. Sport bras; biker shorts; and leggings cater to Black women. It accommodates all body types. Sizes range from XS to XXXL. The diaspora is also celebrated through some of the married entrepreneur's prints. Tiffany aims to inspire confidence in every woman while encouraging them to "Embody the Strength Within." Photo Credit: Jada Urban (See more on page 6)*

Part II of a II Part Series

## Meet the Local Wearable Tech Industry Leader Who is Hosting a Worldwide, Online Hackathon

By Andrea Blackstone

LaKisha Greenwade—the nonprofit founder of Wearable Tech Ventures who is committed to encouraging development of wearable tech—is gearing up to equalize opportunity in a lesser-known industry through a virtual hackathon from Jul 25-29, 2022 called Tech REMIXed. Adults and students will have an opportunity to focus on the ideation and development of wearable technology, instead of viewing themselves as only consumers. Health, Fitness & Safety; Medical Device Revolution; Fashion Tech & Sustainability; Gaming & The Metaverse; and Ethics & Innovation are tracks that teams will explore through multi-disciplinary teams that are formed during the event.

Participants who are 13 and up will “collaborate to learn, research and then address wearable solutions in the United States through a pitch competition for solutions they developed,” according to details provided on Wearable Tech Venture’s website. Team placement will coincide with the interests of participants. They can receive free training; access to a free community; workshops; mentorship through Tech REMIXed; and eligibility to win wearable tech prizes.

Greenwade told The Baltimore Times that opportunities like Tech REMIXed are not typically geared to include others in the manner that this event is designed to do.

“Typically, these types of events are only marketed to Ivy League schools, technical schools or in other countries. And what I’ve come to find is that there’s a tremendous gap in our community with one, knowing that these types of platforms exist with



*LaKisha Greenwade is the visionary behind a free wearable tech hackathon called TECH REMIXED. The online event will be held on July 25-29, 2022. It will be hosted by Wearable Tech Ventures. Tech enthusiasts, designers, gamers, tech novices, and students who are ages 13 and up may participate. The upcoming event’s focus is ideation and development of wearable technology. Teams will be self-paced. Registration is required and will remain open until July 24, 2022. Photo courtesy of LaKisha Greenwade*

understanding that these platforms serve as recruitment for talent, as well as for being found by investors and other institutions, so that you can be nurtured and brought to market,” Greenwade said. “My number one personal goal is that I want our community to know that they belong at the table in tech, because for too long, we’ve never been invited. We’ve never known that we have opportunities to engage in tech.”

Greenwade pointed out that in corporate or academic settings, Wearable Tech Venture’s advisory team represents the authorities that help to manufacture and bring products to market around the world.

David Canada is within

Greenwade’s noteworthy network. The board member of Wearable Tech Ventures currently an executive at Boeing who works as the director of business operations in digital transformation for the aerospace company’s services division. Canada said that he was motivated to get involved with Greenwade’s nonprofit partly because of her vision, in addition the commitment to expose more youth to the technology field.

“Most of most of our students are in the inner city of Baltimore,” Canada said, mentioning why he was excited to get involved. “I grew up in Baltimore. I’m from Baltimore. I went to high school at Polly (Baltimore Polytechnic Institute), so technology and engineering and things like that has always been a part of me. So just being able to extend that to other individuals who normally wouldn’t be able to have access to it has just been really powerful.”

Canada added that coaches and mentors keep track of participating youth who become Wearable Tech Ventures college ambassadors on their various campuses. The students help the steering team and board members become informed about what the next

generation is really interested in, which takes the guesswork out of gathering information to market products to them.

Shawntera Hardy, a Minnesota resident, is a Wearable Tech Ventures board advisor and co-founder for Civic Eagle. The thought leader builds legislative intelligence tools for organizations to track public policy in all 50 states and Congress through her company. Hardy explained that Civic Eagle’s engineers were part of the early pilot of getting young kids in Baltimore excited about technology. She hopes that the community, especially in Charm City, sees the value in the kind of learning offered by the upcoming online hackathon.

“I do hope that investment follows as we think about just how we create educational experiences that are going to meet our young people where they are and spur that curiosity. I think this (hackathon) is one of those opportunities to do that,” Hardy said. “I do hope that investment is knocking at the door to do more of these things to expose more folks to the industry, but also just to (support) the way of learning.”

Please visit <https://www.wearabletechventures.org/news-1> to register for Tech REMIXed. Hackathon registration will remain open until July 24, 2022.

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## Bridge the Gap Between Addressing Squeegee Kids and Parental Accountability

Squeegee kids and squeegee men are unofficially branded by many as Baltimore's display of disorderly conduct. If aggressive children "need" to wash windshields to survive in modern times when windshield wipers easily complete the job, perhaps it is more appropriate to question parental lack of supervision, resources at home, and delivery of wraparound services to better ensure that these youth's basic needs are being met. Resources to help families are available in Baltimore. And if the issue is about youth making money, a program was also started for squeegee kids. A job fair included these entrepreneurial children. If minors are dodging in and out of traffic near intersections, how come Child Protective Services isn't questioning why these children are responsible for their own welfare?

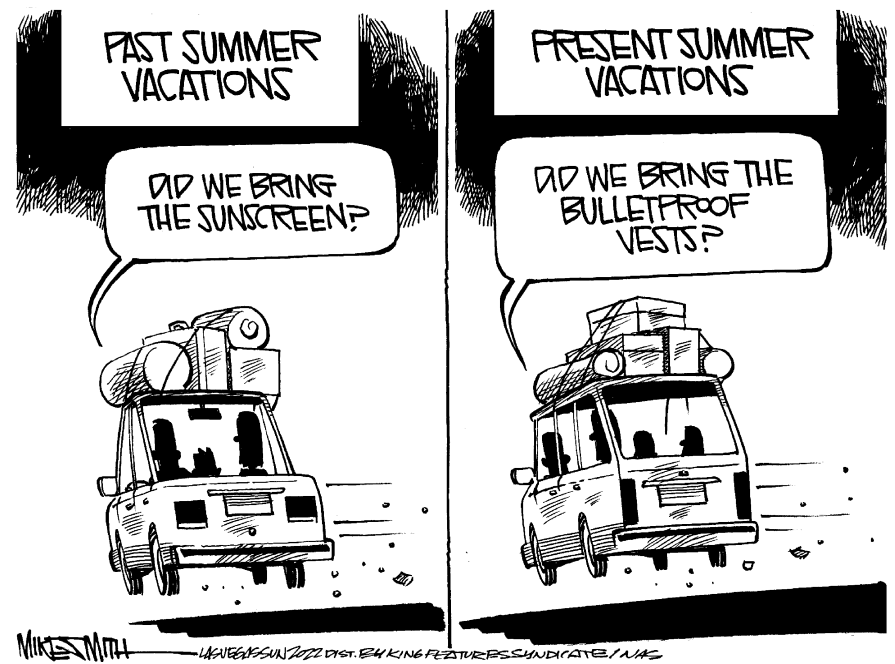
When washing windows relentlessly becomes an annoyance and safety hazard for youth and drivers, it needs to stop. When some drivers decline the "window washing service," rocks have been thrown, weapons have been brandished, wallets have allegedly been grabbed from car seats, and most recently a man named Timothy Reynolds engaged in a heated interaction with squeegee kids. The Baltimorean parked his car and swung a bat at them, after returning. A squeegee kid who allegedly shot Reynolds fled the scene. Officially untangling what happened on the corner of Light and Conway Streets is in development. Of course, Reynolds could have kept driving, but why not talk about why squeegeeing is allowed to become a rite of passage in Baltimore in the first place?

According to a tweet, Reynolds had been threatened by a squeegee kid before. A hot button issue is lack of enforceable support for drivers who encounter problems with squeegee kids.

"Police said they will arrest anyone committing crimes like assaulting motorists and damaging vehicles, but drivers, including the man 11 News talked with, complain that when they call to report a situation, it can take an hour or more to get an officer to the scene. And officers have told them it's not much the officers can do," according to a WBAL TV news report.

Baltimore City Police received 66 squeegee related complaint calls in 2020, according to Fox 45 News. Countless drivers have learned to avoid making eye contact with kids who push them to agree to window washing services while traffic lights are red. Even when adults say "no," many of these kids continue to clean their car windows anyway.

Is Charm City safe enough to host conventions, travel to and from football and baseball games, enjoy dinner trips, or enjoy family excursions at a museum or the Inner Harbor? When out-of-towners hear news sprawled across television screens about serious crime incidents in Baltimore, choices are made about a city full of mixed signals. Baltimore is loaded with venues that are worth seeing, but who would want to risk their life to visit? Unresolved problems like squeegee kids dwarf Baltimore's good points. Many Baltimoreans are resilient, caring people. Sending a message that youth are left to fend for themselves in the streets is not okay. Find out what is going on in their lives at home, then start fixing the root of the problem.



## Community Affairs

### AFFORDABLE CONNECTIVITY PROGRAM

Metro® by T-Mobile is participating in the new federal Affordable Connectivity Program (ACP) to help eligible low-income households with high-speed internet service bills. Applicants must confirm their eligibility through the National Verifier. Online applicants who are eligible for the ACP could receive immediate approval.

If your income is 200% or less than the Federal Poverty Guidelines, you are eligible for the ACP although a household can qualify for the (ACP) additional ways. These include: eligibility on the basis of household income; or if you, your child, or dependent participates in SNAP, Medicaid, WIC, or other certain government assistance programs; or if you or someone else in your household already receives a Lifeline benefit. Guidelines are based on

your household size and state where you reside.

Approved ACP customers would be eligible for a \$30 month discount on an eligible prepaid, Metro® by T-Mobile rate plan. Up to \$75/month discount may be provided if your household is on qualifying Tribal lands. Since the program is available through Metro® by T-Mobile and Assurance Wireless®, an eligible household may also select a free Assurance Wireless Unlimited plan instead. One monthly service discount per household is allowed.

ACP launched at Metro by T-Mobile earlier in 2022. Please visit <https://www.tmobile.com/customers/affordable-connectivity-program> and <https://www.affordableconnectivity.gov/do-i-qualify/> for more information.

*Want to comment on the editorials or any other story?*

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## The Heart Condition Hiding in Plain Sight

*By Rev. Dr. Darryl P. Gould, Sr.  
President, Gillis Memorial Community  
Development Corporation  
Pastor, Gillis Memorial Christian Com-  
munity Church*

The health of a community is often about connecting. Connecting with our neighbors, friends, and family to recharge our souls. Connecting with information that empowers us to make positive change.

Now we need to get connected and work together to address a serious cause of heart failure called transthyretin amyloid cardiomyopathy, or ATTR-CM.

Many of us may already be aware that when it comes to heart disease in the U.S., Black, African American, and Afro-Caribbean communities are disproportionately affected compared to other racial and ethnic groups.\* But did you know about three to four percent of African Americans carry a mutation in the TTR gene (V122I) that makes it more likely that they may develop ATTR-CM, however not all carriers de-



*Rev. Dr. Darryl P. Gould, Sr.*

velop the disease. ATTR-CM gets worse over time, which is why early diagnosis and management are so important.

ATTR-CM hides in plain sight. That's where community and connecting come in. Getting diagnosed with ATTR-CM can often take years. Some signs of ATTR-CM, like carpal tunnel syndrome, extreme tiredness, and swelling in the lower legs and feet, can mimic other conditions. The signs of ATTR-CM may

be difficult to connect with a heart condition. ATTR-CM, as a cause of heart failure can be missed. Family or friends can play an important role in helping you or your doctor determine health issues that you may not notice or talk about. Share all your health information with your doctor so that they can "connect the dots" and make sure health concerns aren't overlooked.

We are connected by our health histories – sharing health information among relatives is important too. The hereditary type of ATTR-CM is passed down through relatives. If you have relatives with heart-related issues – tell your doctor. If a relative is diagnosed with hereditary ATTR-CM, a doctor may suggest genetic counseling and testing for relatives. Genetic testing can help relatives understand what potential steps to take.

Getting connected with information about ATTR-CM and learning from experts is also key. That's why Gillis Memorial CDC is excited to partner with Pfizer, and local healthcare provider Janae White on a *Voices for the Heart* event to increase awareness of ATTR-CM in our community. To register for

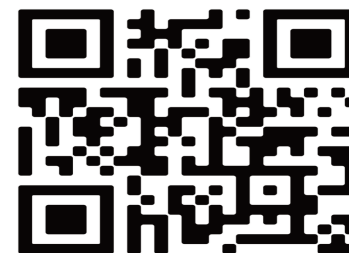
this important event visit, <https://bit.ly/3uKZ9rf> or scan the QR code below.

Working together, we can raise awareness of hereditary ATTR-CM and help make sure that our community, friends, and family have the information they need to take charge of their health.

*\*A 7-year study in London, UK found a gene mutation (ATTR V122I) was the cause of heart failure in 211 out of 1392 Afro-Caribbean patients.*

*For additional resources on hereditary ATTR-CM, including a discussion guide to help conversations with your doctor or share with a loved one, you can visit [www.yourheartmessage.com/don](http://www.yourheartmessage.com/don).*

*Content developed by Pfizer in collaboration with Gillis Memorial CDC.*



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**Mailing Address**  
The Baltimore Times  
2530 N. Charles Street, Suite 201  
Baltimore, MD 21218  
Phone: 410-366-3900- [www.baltimoretimes-online.com](http://www.baltimoretimes-online.com)

## 988: New Three-Digit Dialing Code for National Suicide Prevention Could Save Lives

**Annapolis, MD (July 13, 2022) -** Starting July 16, you can dial 988 and be connected to mental health support. Similar to a person dialing 911 when in danger or physically injured, anyone in the United States can call or text 988 to talk to mental health counselors with the existing National Suicide Prevention Lifeline. Users will also have an option to text 988 or use the [chat](#) feature.

"Access to care is such an important component of crisis services. Changing to this number, which is easier to remember, will help ensure that more people get the help they need, when they need it," Adrienne Mickler, Executive Director of the Anne Arundel County Mental Health Agency said.

The new, easy-to-remember code puts you in touch with free and confidential support 24/7. 988 will be confidential, free and available 24/7/365, connecting those experiencing a mental health, substance use or suicidal crisis with trained crisis counselors.

In the past, people seeking help would dial 1-800-273-8255. That number will still be available for people in need, as well as those concerned about loved ones, even after the new code becomes active. Until then, you can call the current number or contact the Lifeline through an [online chat](#).

The Lifeline provides live crisis center calling services in English and Spanish and uses Language Line Solutions to

provide translation services in over 250 additional languages. Text and chat are currently available in English only. The Lifeline currently serves TTY users either through their preferred relay service or by dialing 711 then 1-800-273-8255. Lifeline is in the process of expanding to video phone service to better serve deaf or hard of hearing individuals seeking help through the Lifeline/988.

Anne Arundel County residents in crisis can still access the Anne Arundel County Community Warmline 24/7 at 410-768-5522 to receive help and resources. There has been no change to this valuable community resource.

# Former Semi-professional Soccer Player Co-founds Sport, Swimwear Line Catering to Black Women

By Andrea Blackstone

Summer is in full swing. The time has come for soaking up a little sun outdoors while exercising, stepping in sand on the beach during a getaway, or showing up for a pool party while taking a much-deserved social break from isolation early in the pandemic. Tiffany King, a Northern Virginia resident, taught herself how to sew and make patterns a few years before the world shut down. She took a plunge into entrepreneurship with her husband, Patrick King, by founding Regalia Swim in 2018 and RGN Sport in 2020, to help Black women feel and look stylish on and off the beach.

“Swimwear was where we started to understand the process of creating garments and working with stretch fabric. Patrick (my now husband) gifted me with a sewing machine. I started sewing and making patterns in 2017, knowing the goal was to build the knowledge to start RGN Sport,”



**Tiffany King co-founded RGN Sport with her spouse, Patrick King. The company offers apparel made by a Black woman for Black women. Photo credit: Jada Urban**



**Patrick King and Tiffany King are married entrepreneurs from Northern Virginia. They cofounded two brands—Regalia Swim and RGN Sport—for Black women to accommodate curvy and thicker body types. Collections are sold online. Photo credit: Tiffany King and Patrick King**

Tiffany said. “Plus, we love to travel and creating unique collections with an African influence that are limited has been a passion that is received well.”

By day, Tiffany works as a project manager. However, the athletically talented woman who played Division 1 college soccer at Colorado College, then semi-professional soccer from 2011 to 2013 for the Washington Spirit (formerly DC United Women), did not stop there. She tried her hand at catering to Black women who typically have a range of body types, including curvaceous ones. Tiffany and Patrick foster inclusive body positivity through their fashions.

Flattering one pieces and bikinis are sold under the Regalia Swim brand. Sport bras; biker shorts; and leggings are sold through RGN Sport. Regalia Swim sizes range from XS to 2XL and fits true to size. RGN Sport’s sizes are available in XS to XXXL. It caters to

all body types. Black women in their early twenties to early forties have been the bulk of the King’s customers.

“RGN Sport is made by a Black woman for Black women. So often our needs are overlooked in any and every industry, until we take it upon ourselves to solve our own problems, so that’s what I aimed to do. The problems we face in apparel for having curvier hips, thicker thighs are everywhere,” Tiffany said. “Things almost never fit us the way they fit the model on the website, and I’m setting out to change all of that, not only in having apparel that prevents chafing and riding and provides more support, but also by having various body sizes and skin tones out front and center on our website and in our marketing.”

Although Regalia Swim opened in April of 2018, RGN Sport was being created behind the scenes alongside the opening of the first company.

“From creating designs, our custom

prints, testing fabrics, and creating relationships with manufacturers it took over two years to bring RGN Sport to life in 2020,” Tiffany said.

Tiffany wants RGN Sport to be the brand women can embrace exactly as they are without weight loss goals or feeling the need to lose pounds or inches. She strives to reinforce confidence in women who wear the brand.

Patrick, co-founder of RGN Sport and Regalia Swim, mentioned that ensuring that the correct patterns were developed to support the body types that he and his wife wanted “to represent,” and “fostering the needed manufacturing relationships to bring this to life took quite some time to develop” were a few business challenges the couple faced. They persevered. Patrick would currently love to see Nordstrom pick up the brands. Expanding into men’s apparel is another goal.

Creative entrepreneurship has its perks for both Patrick and Tiffany. Patrick likes that he and his wife provide products for women who feel left out while shopping for popular fitness apparel and athleisure brands. When customers purchase products in several colorways, Patrick feels that they are on the right path. Unique prints are custom designs.

“The most rewarding thing about entrepreneurship is seeing people confidently wearing my apparel. We have a number of women who have worn our signature shorts during half marathons and 10-milers,” Tiffany said. “And to see them coming across the finish line with their shorts not riding up, and their pockets full of their race day necessities, (while) beaming with pride has got to be one of the best feelings in the world.”

Visit [www.regaliaswim.com](http://www.regaliaswim.com) and [www.rgnsport.com](http://www.rgnsport.com) to order swimwear and sport apparel.

# Financial Assistance for Medicare Programs

By La-Villa Brooks

Medicare can be confusing, but it does not have to be. Since Medicare Parts A, B, C, and D are most used, you should understand them and know how they work. The chart below highlights basic information about what is covered by each one.

- Part A - hospital/inpatient
- Part B - medical/outpatient
- Part C - Medicare Advantage Plans
- Part D - Medicare prescription drug

Whether you are disabled, turning 65 years old, or are eligible to apply for Medicare for health reasons, it would be prudent to obtain a financial

readiness checkup to know where you stand. Acting in this manner would also help you to find out what other resources are available to assist you and make your healthcare affordable. There are programs that have income limits to help Medicare beneficiaries for Parts A-D.

To be eligible for Part A, you must be 65 years or older, and you or your spouse must have worked and paid Medicare taxes for at least 10 years. If you are receiving retirement benefits for Social Security or Railroad Retirement Benefits (RRB) at least four months prior to your eligibility for Medicare, you are automatically enrolled. Your premiums for Parts A and B are free. Part B is voluntary. However, eligibility is based on how you qualify for Part A, with or without a premium. Part C, also known as Medicare Advantage Plans (like an HMO



La-Villa Brooks  
Courtesy Photo

or PPO), are provided by private, pre approved health insurance companies. Medicare provides a fixed amount for your care to them monthly. Part D is usually paired with a Medicare supplemental plan. The costs vary based on the plan you choose.

If you are eligible to receive Medicare Part A, one of the programs that can help pay for coverage with Medicare Part B premiums; Medicare cost-sharing or co-insurance; and Part A premiums is the Medicare Savings Program (MSP). There is also Medicare Assistance for the Aged, Blind and Disabled (MA-ABD) population.

The MSP is designed to help people who would not otherwise be able to afford Medicare. Part B Medicare premiums can be paid through four programs under the MSP. They include: the Qualified Medicare Beneficiary (QMB); the Specified Low-Income Medicare Beneficiary (SLMB); the Qualified Individual (QI); and the Qualified Disabled and Working (QDWI).

Each program has income and resource limits based on marital status and household size. The

QMB; SLMB; and QI are based on marital status. However, the QDWI and MA-ABD are based on the household size.

## MSP Monthly Income Limits

Marital Status	QMB*	SLMB**	QI**	Resource Limit
Single	\$1,153	\$1,379	\$1,549	\$8,400
Married	\$1,546	\$1,851	\$2,080	\$12,600

\*Pays for Part A premiums if the beneficiary owes them, Part B premiums, Part A and B cost-sharing, deductibles, and co-payments

\*\*Pays for Part B only if you have Part A and limited income and resources

If you qualify for the QMB, SLMB or QI, you automatically qualify for extra help with paying for Part D, Medicare prescription drug coverage.

Household Size	QDWI	Resource Limit	MA-ABD	Resource Limits
1	\$4,615	\$4,000	\$350	\$2,500
2	\$6,189	\$6,000	\$392	\$3,000

Pays for Part A premiums if you are disabled, working, or lost your SSD benefits (Social Security Disability) and free Part A benefits if you have returned to work

You cannot receive QI benefits if you qualify for Medicaid. Claimants will have to be determined ineligible for QMB to be eligible for a SLMB. The countable resources for the resource limits are checking and savings accounts, and stocks and bonds. Although considered a resource, such as your home, one car, burial for up to \$1,500, and burial plot, it is not countable for an MSP.

If you do not fit into any of the categories referenced above, you can apply for Social Security Disability

*continued on page 12*



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# Black Women Voters Aged 50 and Over Are Critical in the Next Election

By Andrea Blackstone

When the 2022 midterm elections arrive on November 8, 2022, Black women voters are expected to play a critical role in deciding who will become the next members of Congress and representatives. The American Association of Retired Persons (AARP) is the nation's largest nonpartisan, nonprofit organization that empowers people ages 50 and up. During the AARP and NNPA (National Newspaper Publishers Association) Media Roundtable that explored "Attitudes & Concerns Among Black Women 50+," the specific demographic of African American women who are 50 or older became a focal point in the voting conversation. New research findings shed light on opinions and previous voting patterns of older Black women.

Although Black women voters are known to show up at the polls to cast ballots more than other groups, a mere "17% of Black women have made up their mind about who they will vote for in the 2022 election. Roughly half (53%) of these voters say they will not make their decisions until weeks or just days before the midterm election," according to a press release citing research conducted by AARP, in partnership with pollsters.

This information is critical considering the powerful voting impact of older Black women. They are also known to mobilize their networks to vote.

"We know that voters aged 50 and older are the largest voting bloc in the country, and that women aged 50 and up are particularly critical cohort in elections. This is especially true for Black women who are one of the most active living blocs in the U.S. electorate," Lisa Simpson, AARP's Multicultural Engagement, Disparities and Equity Director said. "So while women aged 50 and over make up a quarter of (the) voting age population, they cast 30% of all ballots in the 2020 election, and more than eight in 10, or



***Black women who are 50 and over do not want Democrats to take their votes for granted, according to research that was conducted by The American Association of Retired Persons (AARP) in partnership with pollsters who said that voting women over 50 will make a difference in how the 2022 midterm election will unfold. Over half of these voters reported that they will not make midterm election voting decisions until a short time before it is held.***

83% registered women voters in this age group turned out to vote. Meanwhile, Black women are only about seven percent of the population, but have voted at or above 60% in the past five presidential cycles."

Simpson added that a recent election survey for AARP Pennsylvania revealed that "79% of older Black women said that they are extremely motivated to vote in the upcoming midterm election." Not seeing older Black women reflected in campaigns led AARP to create an initiative called "She's the Difference" for exploring

attitudes, fears and hopes of the demographic to enable elected leaders and political candidates to improve addressing their needs and important issues.

Research revealed that Black women voters 50 and older cite "racism" as "the number one problem facing the country," according to Celinda Lake, who is a leading political strategist.

Lake added that future equal treatment for themselves, their families, and all people despite race or ethnicity is their number one aspiration. Concerns about their financial future and keeping up with rising cost of living

were other noted points.

Specifically, "nearly two-thirds (63%) say rising prices are the most important thing to them personally when thinking about the economy, and (81%) are concerned about their income keeping up with rising costs," per information that was provided in a press release.

Lake added that focus groups revealed that age discrimination; the economy; multigenerational caregiving responsibilities; and gun violence were other recorded findings that arose from surveying older Black women. She also pointed out that although Black women have been loyal to Democrats in elections, they still want them to earn their votes.

"They (Older Black women) are waiting to see what Democratic candidates are going to deliver, not just promise," Lake said. "They don't want to be taken for granted."

The idea of older Black women feeling invisible and unheard by politicians was also echoed by pollster Christine Matthews, although they did express optimism.

"They don't just have their opinion—they influence their friends and family a lot—and so they are disproportionately influential," Lake said.

She remarked that political candidates should be aware of this characteristic while seeking votes. Candidates should be talking to older Black women "today."

"Women over 50 will make the difference in the 2022 elections," Lake said, while mentioning that they are being ignored. "They are a third of the swing vote, and they are watching to see if candidates are listening to them, see them, and respect them. Within that, African American women are particularly vigilant, and it is a foolish candidate who ignores African Americans, particularly as a Democrat, who ignores African American women voters."



# On Her Own ‘Merritt’

## Developer Among 39 Chosen For \$40 Million Wells Fargo Grant

By Ursula V. Battle

Dr. Gina Merritt recalled having a recurring dream that she had while growing up.

“When I was a kid, I would have the same nightmare about a bulldozer,” she said. “I would have this same dream two or three times a week. Sometimes the bulldozer would catch me, and sometimes it wouldn’t catch me. I would cry because the dream stressed me out for years.”

According to Merritt, she had the dream from the time she was eight to fifteen. However, when she drove to a worksite in Northern Virginia on her first day of working at a new job there in her adult years, Merritt saw something that immediately reminded her of the dream she frequently had as a child.

“I drove up to the job site and what did I see? A bulldozer. I sat there in my car crying and trembling. I lost it when I drove up and saw that bulldozer. But then I realized it was divine, and that this is what I was supposed to be doing,” Merritt said.

Today, Merritt is the developer and founder of Northern Real Estate Urban Ventures (NREUV), LLC. She has over 26 years of hands-on real estate development; finance; construction; and asset management experience. The entrepreneur specializes in development projects that provide residents with access to employment and health services; childcare; community spaces; and other support services. Merritt has participated in the development of over 7,500 units of housing.

“I wake up every day so happy to be doing what I am doing, and it’s so clear (that) this is what I was meant to do,” Merritt said.

Merritt is among 39 individuals who have been selected for “Growing Diverse Housing Developers,” a \$40 million grant initiative focused on



*Developer Dr. Gina Merritt, founder of Northern Real Estate Urban Ventures.*  
Courtesy photo

expanding the growth and success of real estate developers of color, including Black- and Latino-owned firms. The initiative seeks to address barriers which make it difficult for real estate developers of color to enter the roughly \$175 billion U.S. housing development market.

Launched in collaboration with Capital Impact Partners; Low Income Investment Fund (LIIF); Raza Development Fund (RDF); and Reinvestment Fund; Growing Diverse Housing Developers aims to increase the supply of homes that are affordable across the country. Working together, these four Community Development Financial Institutions (CDFIs) provide Merritt and the other real estate developers an opportunity to take part in a four-year program. Participants will have access to lower-cost, flexible capital, as well as the training, mentors and resources needed to expand the production of multifamily and mixed-use housing development projects.

“This is a humongous opportunity for me,” said Merritt. “I’ve got years

of experience, and I’ve made millions of dollars for other companies, but I don’t have the balance sheet that demonstrates all that experience. This program is going to help me to fund my enterprise right at an organizational level. The program is also going to create real estate products, and other balance sheet products that will help support developers like myself, who have been able to work in the industry, and manage projects, but don’t have the friends and family money that our white counterparts have.”

Through a \$40 million grant initiative from Wells Fargo, Capital Impact Partners joined forces with LIIF and Reinvestment Fund to create a national learning cohort of 27 housing developers, both nonprofit and for-profit. They are based out of California; Georgia; Texas; and the Baltimore, New York City, Philadelphia, and Washington, D.C. metropolitan regions. The three mission driven CDFIs will work together to provide the cohort with

access to capital and resources to advance their development pipelines and grow their businesses. Capacity-building grants and more than \$100 million have been committed toward innovative loan products to provide assistance.

“We want to increase racial equity in real estate development, ultimately creating a more inclusive housing ecosystem,” said Bill Daley, vice chairman of public affairs at Wells Fargo. “One stark reality is that people of color are significantly underfunded and underrepresented in the real estate industry. Through Growing Diverse Housing Developers, we can help strengthen diverse housing developers, enabling them to grow their businesses, and at the same time, offer communities more affordable options for renters and homeowners.”

Merritt holds a Doctorate of Social Work from the University of Southern California; an MBA from the University of Virginia, Darden Graduate School of Business; and a Bachelor of Business Administration from Howard University. Her company, Northern Real Estate Urban Ventures, is currently managing the development of over \$300 million in development projects.

“Now, I will be able to do deals on my own merits,” said Merritt. “This program allows me to be the decision maker, which is something I’ve been lacking for more than two decades. The only way you get deals done is with money. That’s something Black developers don’t have either because they don’t have access to money, or the banks won’t loan it to us. This grant allows me to generate my own wealth and do so much more for my community.”

Merritt remarked that she expressed gratitude for the wonderful opportunity of being selected as a Wells Fargo grant recipient.

# Church Leaders Meet at New Shiloh Baptist Church to Address Transportation Needs of Voters

By Megan Loock

Religious leaders like the Bishop Reginald Kennedy of Gospel Tabernacle Baptist Church do not want the “spirit of apathy to possess” voters in this election season. To encourage voting in the upcoming gubernatorial election, New Shiloh Baptist Church hosted a press conference on Tuesday, July 5, 2022, along with leaders from different denominational faiths across Baltimore City and the county.

“Whatever your sphere of influence may be, this is the season to push that,” Kennedy said.

The conference focused on mobilizing churches in the area to encourage their congregants to vote. Rev. Robert Young of Wayland Baptist Church challenged other churches in Baltimore to hold a get-out-to-vote service on the third Sunday of July.

Project Safe Haven, an afterschool/summer camp program created by the Koinonia Baptist Church in 1992, brought kids to attend the press conference. They ranged from ages five to 15 years old.

Pastor Dante Miles, also the leader of Project Safe Haven, wanted the children to “see the importance of voting and meet some of the clergy that [he has] known for at least forty years.” Miles also wanted to educate the youth on the importance of voting.

“Votes translate to roads that are improved, schools that are improved, jobs that are provided, and different resources that are provided to our communities,” Dr. C. Anthony Hunt, head pastor at Epworth United Methodist Chapel, said.

In a slight pivot from the encouraging words, speakers such as Bishop Anthony Palmer, President of United Black Clergy of Anne Arundel County, announced that he and the Caucus of African American Leaders, Transformative Justice Coalition,



**Dr. C. Anthony Hunt appears at New Shiloh Baptist Church while speaking to event attendees about voting. Left to Right: Bishop Gloria Barafwell; Dr. Arnold Howard; Robin Allen; Reverend William Johnson Jr.; Reverend Dr. Derrick Dewitt; Reverend Dr. Robert Young; Reverend Dr. Sandra Conner; and Bishop Reginald Kennedy**  
Photo Credit: Johnathan McKinney

and the NAACP worked together to provide van transportation services to help voters without transportation get to the polls. The Souls to the Polls campaign that started in Florida in the 1990s recently met this need locally for all seven days of early voting. Transportation will be provided again on the upcoming Gubernatorial Primary Election Day, which is July 19, 2022.

Palmer said this campaign was designed to aid marginalized communities located in the Anne Arundel County area such as Meade Village; Pioneer City; Still Meadows; Spring Meadows; Freetown Village; and Brooklyn Park. Palmer also remarked that transportation service was provided to individuals in the Curtis Bay area in South Baltimore. Hunt said there was a similar service provided by the Port Chapel United Methodist Church; in partnership with Epworth Chapel United Methodist Church; Martin Luther King Memorial United Methodist Church; Sharp Street Memorial

United Methodist Church; Milford Mill United Methodist Church; and Salem United Methodist Church. All these churches are located within Baltimore County. Due to ongoing COVID-19 concerns, the vans ran on an as-requested basis.

Palmer explained that this transportation service for voters would be available on July 19, 2022, for the primary election, as well as to aid individuals who need rides during the general election on November 1, 2022.

Individuals who are interested in finding out more about transportation service should call the United Black Clergy of Anne Arundel County and ask for Palmer at 410-672-2006. For transportation inquiries, or general Baltimore County polling place questions regarding November 1, 2022, call Port Chapel at 410-944-1070 .



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## Ravens to Hold Open Training Camp Practices



*Under Armour Performance Center*  
Photo credit: BaltimoreRavens.com

By Tyler Hamilton

The Baltimore Ravens professional football team has long been one of the top sports attractions in Baltimore City. For some fans, going to see the football players practice was the only opportunity to see them in person.

Training camp kicks off on Wednesday, July 27, 2022. The first open practice for the fans will be on July 30 at M&T Bank Stadium. After a brief, two-year hiatus due to the Covid-19, the Ravens announced that they will feature 16 free and open practices at the Under Armour Performance Center in Owings Mills this July. The team said they're able to safely host 1,000 fans at each of the open practices followed by a post-practice autograph session for children who are ages six to 14.

Fans can visit [www.BaltimoreRavens.com/TrainingCamp](http://www.BaltimoreRavens.com/TrainingCamp) to claim a parking pass for one of the practices at the Ravens' team facility in Owings Mills. They can also get a parking pass from the Ravens' Mobile App.

According to the Ravens' site, the online reservation is on a first-come, first-served basis. Each parking pass admits one car's worth of people to the specific practice requested in the reservation. There is a limited amount of parking passes available for each day.

Fans will receive a confirmation email after signing up for a specific practice day. Digital parking passes, scheduled practice times, and other logistical information will be emailed to fans 48 hours prior to their selected practice.

## Financial Assistance for Medicare Programs

Insurance (SSDI) to determine you qualify for it. To be eligible, you must have worked long enough to earn a certain number of credits (60 months for 10 years before applying), and paid Social Security taxes (FICA). If you haven't worked long enough and your income and assets are low, you can see if you are eligible for Supplemental Security Income (SSI). You must have earned up to four credits each year to be eligible for this.

Remember to always check the state where you live to find out income and resource limit requirements.

*Recap: In the article entitled "Balanced Billing (6/17/22)," I talked about billing waivers, patient responsibility, and what you are agreeing to as an insuree. Keep in mind, the purpose of the billing waiver is to make you aware of deductibles, co-pays,*

*co-insurances, and your responsibility for any monies owed. You can decline to sign it, which is also stipulated in the billing waiver; however, if you decline to sign, the claim to your insurer will be rejected and your doctor's office can still send you a bill to cover the cost of treatment.*

*Did You Know?*

*Always let the provider know when you have an MSP to avoid getting a bill. Medicare providers are not allowed to bill you for services that are covered under Medicare. This includes co-payments; co-insurance; and deductibles. If this does occur, contact Medicare at 1-800-633-4227.*

*If you have questions or would like to read about a specific healthcare topic, please send correspondence by email to [LrTBrooks@gmail.com](mailto:LrTBrooks@gmail.com). I look forward to your engagement.*

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6208-0721

# Cookout for Residents Held at J. Van Story Branch Spearheaded by Brenda Cousar

By Ursula V. Battle

The Fourth of July got off to an early festive start at the J. Van Story Branch Apartments, located in Baltimore, thanks to the efforts of Brenda Cousar. She serves as the building's tenant council board president. On Friday, July 1, 2022, hamburgers, and hotdogs were already sizzling on the grill before the holiday. The building's residents were treated to a cookout complete with plenty of food, fun, and fellowship.

The cookout was just one of several events held at J. Van Story Branch Apartments because of Cousar's thoughtful efforts. Known as "The Mayor of the Building," Cousar is a 24-year J. Van Story Branch Apartments resident. Located at 11 W. 20th Street in the Charles North Neighborhood, the J. Van Story Branch Apartments offers affordable rental apartments for senior and non-elderly disabled residents.

"I do things from the heart," said Cousar. "We have to work together, and I've got good people backing me. When you have good people behind you, you can do anything. I love doing things here for the residents. It's all about them."

Cousar affectionately calls everyone "Sweets," but to those who know her work, her own efforts at the apartments are as sweet as they come.

"I'll be 82 (years old), and I have lived here for 22 years," said Catherine Hartfield. "Miss Cousar always gives nice events and is always trying to bring everyone together to enjoy themselves."

Stephanie Banks works at the building and attended the event.

"I'm really happy to celebrate the Fourth of July with everyone here in the building," said Banks. "This event is important because the residents can get out and enjoy themselves. Some



*Residents and employees of the J. Van Story Branch Apartments during their cookout*  
Photos by Ursula V. Battle

are alone in their apartments, so it's nice for them to come down and enjoy something positive."

Charity Ashe—an employee of Oasis Health—reminded that residents, including Cousar, are both nice and kind. Events such as what Cousar organized is "important because they uplift the community and create a sense of togetherness."

Cousar also coordinates Thanksgiving, Christmas, and other holiday events.

"Miss Brenda is a lovely lady," said Kim Ball, who also resides in the building. "She helps everybody in the building. She also gives us things we need and enjoy."

As he manned the grill, Keith Wonson talked about Cousar and the other residents. He works as the building's service manager.

"We want to show them we appreciate them," said Wonson. "Without them, we wouldn't have a job. We try to help Ms. Brenda and the others who live here as much as we can."

Diane McElveen is the building's resident service coordinator who was busy handing out plates of food.

"We came out to help, enjoy the

residents, and celebrate the Fourth of July," said McElveen. "This is another way of helping to serve the residents."

Avonte McCullough, who also helped serve food added, "We love Ms. Brenda. Anytime we need her she is always there, and we are there whenever she needs us. Events like this are a great way to support the tenant council and the residents."

David Hamilton is part of the building's maintenance staff who credited Cousar for always being "on the job."

"If it wasn't for Ms. Brenda, we wouldn't be having all of this," he said. "Whenever you need her, she is always there. She is always on the job. If you can't find Ms. Brenda, you aren't looking."

Deondre McCoy, 23, is the building's maintenance technician who said that he loves what he has been doing at the apartments since he was 19 years old.

Ivan Bates, managing partner of the law firm Bates and Garcia, LLC attended the event.

"I came to Baltimore in 1995 to take care of my aunt who lived in this building," said Bates, who is a Democratic candidate for Baltimore City

State's Attorney. "She passed (away) five years ago. Although my aunt's not here, I still come through when I can. I want them to know I am here for them."

Sarah Matthews, who is the Older Adult Coordinator for the Ivan Bates campaign, added that supporting older adults is important.

"Some people consider older adults a liability as opposed to us being an asset because of our vast experience in the community. When you find someone doing work inside an older adult building to help the older population, that is very important. That is why I am here to support Ms. Brenda and the rest of those who are helping here today," said Matthews.



*Residents were served grilled food, salad, and beverages.*



*Ivan Bates, Democratic candidate for Baltimore City State's Attorney, greets a resident as Tenant Council Board President Brenda Cousar looks on.*

## Legal Notice

CITY OF BALTIMORE  
DEPARTMENT OF PUBLIC WORKS  
OFFICE OF ENGINEERING AND CONSTRUCTION

### NOTICE OF LETTING

Sealed Bids or Proposals, in duplicate addressed to the Board of Estimates of the Mayor and City Council of Baltimore and marked for **SANITARY CONTRACT NO. 992R-Egg Shaped Digester Rehabilitation Improvements at the Back River Wastewater Treatment Plant** will be received at the Office of the Comptroller, Room 204 City Hall, Baltimore, Maryland until 11:00 A.M. on **September 7, 2022**. Positively no bids will be received after 11:00 A.M. Bids will be publicly opened by the Board of Estimates and can be watched live on Charm TV's cable channel (Channel 25/1085HD); charmtvbaltimore.com/watch-live or listen in at (443) 984-1696 (ACCESS CODE: 0842939) from City Hall at Noon. The Contract Documents may be examined, without charge, at Contract Administration 4 South Frederick Street Baltimore, Maryland 21202 on the 3<sup>rd</sup> floor (410) 396-4041 as of **July 15, 2022** and copies may be purchased for a non-refundable cost of **250.00**. **Conditions and requirements of the Bid are found in the bid package**. All contractors bidding on this Contract must first be prequalified by the City of Baltimore Contractors Qualification Committee. Interested parties should call (410) 396-6883 or contact OBC at 4 S Frederick St., 4<sup>th</sup> Floor, Baltimore, MD 21202. **If a bid is submitted by a joint venture ("JV"), then in that event, the document that established the JV shall be submitted with the bid for verification purposes**. The Pre-qualification Category required for bidding on this project is **E13003 Water and/or Sewer Treatment Plants and Pumping Stations**. Cost Qualification Range for this work shall be **\$70,000,000.01 to \$80,000,000.00**.

A "Pre-Bidding Information" session will be conducted via Microsoft Team Meeting. Vendor can call

1 667-228-6519 Passcode: 499 734 658# on **August 3, 2022** at 10:00 AM. All questions pertaining to the work shall be submitted via email to Misrak [Shiferaw@baltimorecity.gov](mailto:Shiferaw@baltimorecity.gov) and [Torrton.Coleman@baltimorecity.gov](mailto:Torrton.Coleman@baltimorecity.gov) no later than August 17, 2022 at 4:00 P.M. Questions submitted after the deadline will not be responded to and contractors will be required to submit their bids based on the available information.

To purchase a bid book, please make an electronic request at: <https://publicworks.baltimorecity.gov/dpw-construction-projects-notice-letting> For further inquiries about purchasing bid documents, please contact the assigned Contract Administrator [Torrton.Coleman@baltimorecity.gov](mailto:Torrton.Coleman@baltimorecity.gov) and [dpwbidopportunities@baltimorecity.gov](mailto:dpwbidopportunities@baltimorecity.gov)

#### **Principal items of work for this contract include, but are not limited to:**

Rehabilitation of the egg shaped digesters and improvements to the thickened sludge holding tanks, acid phase reactor, high rate digesters, and Digester Control Building at the Back River Wastewater Treatment Plant.

This project includes U.S. Environmental Protection Agency (EPA) Water Infrastructure Finance and Innovation Act (WIFIA) Loan Funding.

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Clerk, Board of Estimates

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Jason W. Mitchell  
Director  
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## Legal Notice

In the matter of Andrew Lee Robinson in the Circuit Court for Baltimore City for a change of name from Andrew Lee Robinson to Abdur-Rahim Shakoor. Any interested persons shall file an objection on or before the 28th day of July, 2022, which shall be supported by an affidavit that complies with Md. Rule 15-901(f). An objection and affidavit shall be served upon the petitioner in accordance with Md. Rule 1-321.

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4 FOUR \$1,000 ONE THOU  
21 TWONE \$15.00 FIFTEEN

NO TOTAL PRIZE LESS THAN \$7!

11 ELEVEN \$75.00 SEVEN  
31 THIRTYONE \$5,000 FIFTY

MARYLAND LOTTERY

**Fast PLAY** \$10.00

**\$10 HIGH ROLLER BLACKJACK**  
PROGRESSIVE

CURRENT PROGRESSIVE JACKPOT:  
**\$100,000**

**Fast PLAY** \$2.00

**\$2 CRAZY 8s**  
TOP PRIZE \$8,888!

<b>TABLE 1</b>	<b>HAND 2</b>
<b>DEALER'S HAND</b> 9♥ + 10♦	6♣ + 9♠ \$200 TWO HUND
<b>HAND 4</b> K♥ + 8♦ \$10.00 TEN	<b>HAND 5</b> 7♠ + J♠ \$50.00 FIFTY
<b>TABLE 2</b>	<b>HAND 2</b>
<b>DEALER'S HAND</b> J♥ + 9♥	Q♠ + 8♦ \$10.00

# PLAY FAST. WIN FAST.

**PLAY** Responsibly

See how to play within your limits at [mdlottery.com/playresponsibly](http://mdlottery.com/playresponsibly) or call 1-800-GAMBLER. Must be 18 years or older to play.